

Helping You Today *So You Succeed Tomorrow*

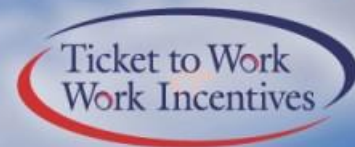
TICKET TO WORK



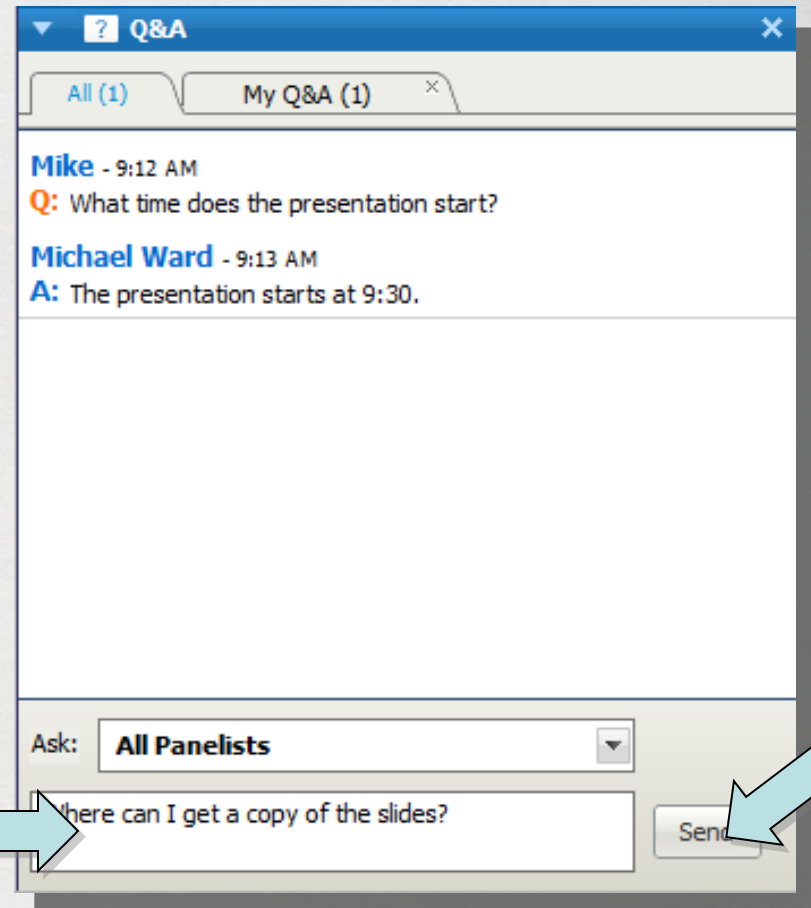
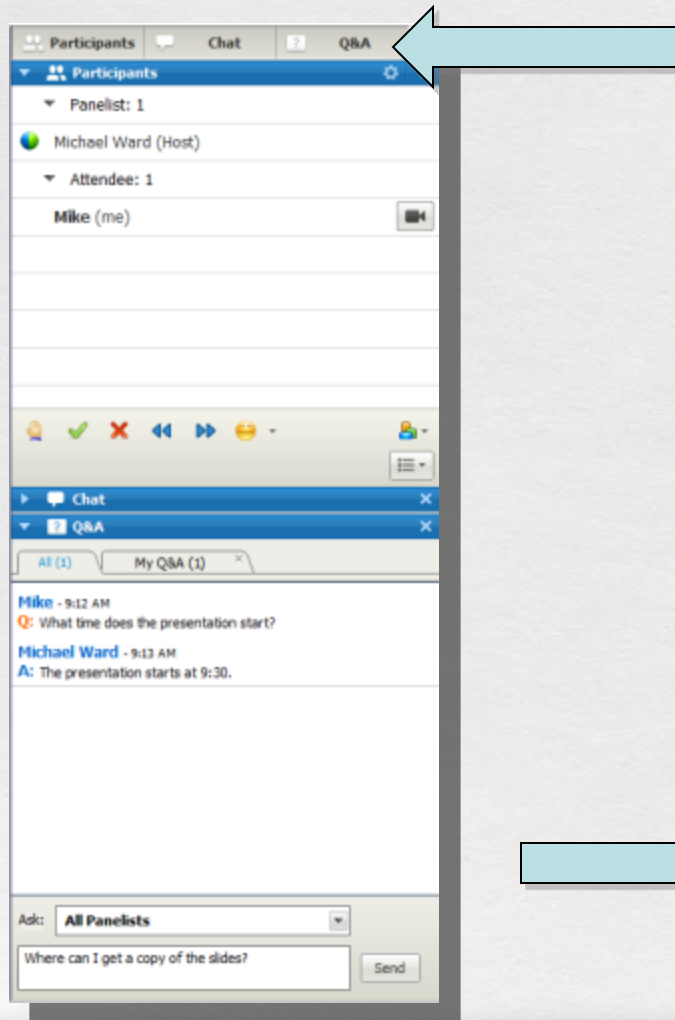
**Free Support Services for
People Who Have a Disability
and Are Ready to Work**

Work Incentives Seminar Event

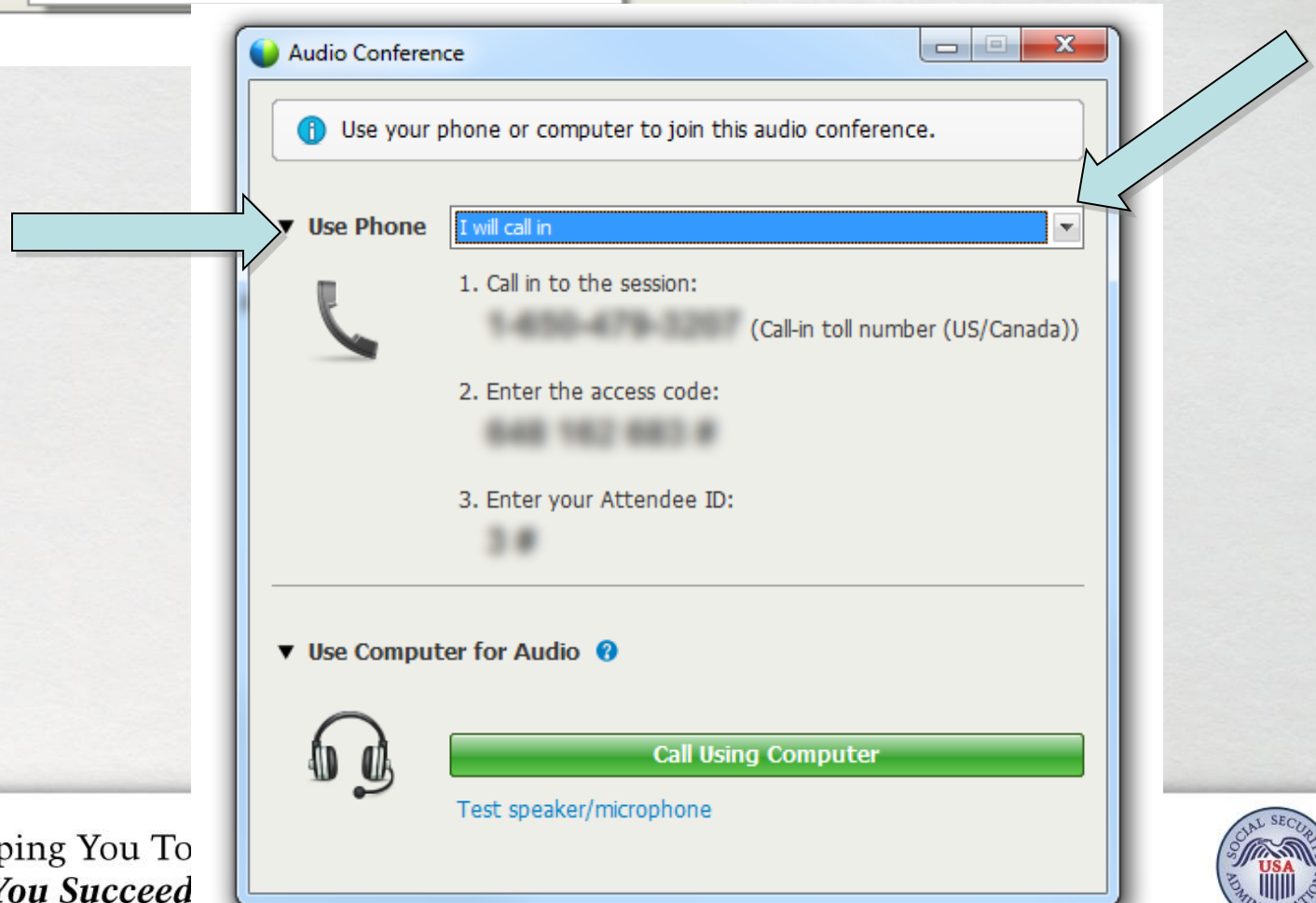
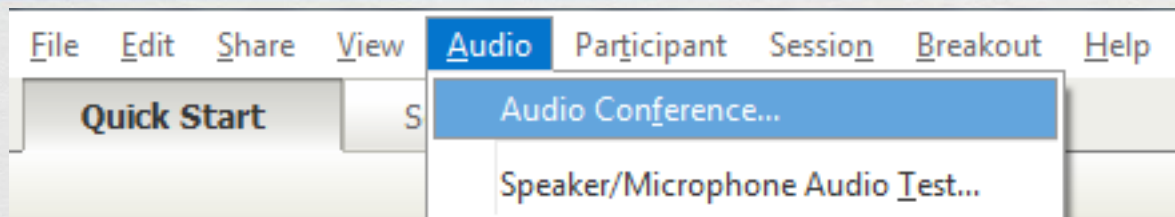
Date: Wednesday, April 10, 2013
Time: 3:00-4:30 pm EDT



Adjusting Audio Mode



Audio and Questions Panels



Webinar Accessibility



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Webinar Accessibility

- Toll-Free number: 855-749-4750
 - Access code: 640-042-490
 - Closed captioning:
http://www.ilr.cornell.edu/edi/captions.cfm?activity_id=4104
- Webinar PowerPoint, accessible PDF, and text are located at the URL link you received in your WISE confirmation and access letter.



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Webinar Accessibility

- Webinar presentation, transcript, and audio recording will be available in approximately two weeks at:

www.ilr.cornell.edu/edi/m-wise-webinars.cfm

- Webinar question & answer period

During the webinar, submit your questions on the webinar “chat” or to

chooseworkquestions@gmail.com

Anytime after the webinar day, email your questions to support@chooseworkttw.net



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Agenda

Welcome and Introduction

Ray Cebula, Employment &
Disability Institute, Cornell University

Tools for Financial Independence

Djuna Mitchell and Terri
Uttermohlen, Social Security Office
of Employment Support Programs

Other Resources

Ray Cebula

Questions and Answers

Presentation Team



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A Welcome from Bob Williams, Associate Commissioner



What is Financial Independence?



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What is Financial Independence?

- Financial independence means **being able to support yourself** to meet your wants and needs with money that you earn from a job
- It means being able to **make choices and have options** about what you buy, where you live, and what you do with your free time
- It means **not being limited by Social Security disability benefits and working your way off of cash benefits** whenever possible



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Financial Independence: Is It Possible for Me?

Today, we'll give you an **overview of programs, services, and incentives** that you can use to get on the road to financial independence.



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Tools for Financial Independence



Working can lead
to more than just
financial
independence...

- Working can help you **meet people**
- Learn **new skills**
- **Contribute** in meaningful ways



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Are There Risks?

- **Absolutely**, which is why you need to be smart
- Be smart by getting to know **Social Security's Ticket to Work and Work Incentives** programs. They can help you navigate to a good job, a good career, and better, self-supporting future



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Follow the rules...

- Learn **how and when to report your earnings from work to Social Security** and other benefits providers; and
- **Keep good records;** it will help you take advantage of work incentives and avoid overpayments.

A Real Ticket to Work Success Story!

Meet Robert

- Robert is a veteran who spent seven years serving in the U.S. Army. After a surgery mishap in 2000, he sustained a spinal cord injury that left him with limited mobility.
- Ticket to Work helped Robert discover his passion for helping other veterans navigate the transition back into civilian life.



Social Security Disability Benefits and Work Incentives



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Social Security Disability Benefit Programs



Social Security
Disability Insurance
(SSDI)



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Social Security Disability Benefit Programs



Social Security
Disability Insurance
(SSDI)

Supplemental
Security Income
(SSI)



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Social Security Disability Benefit Programs



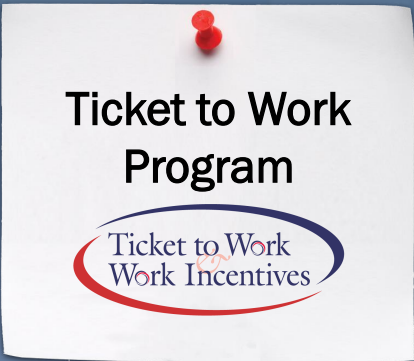
Social Security
Disability Insurance
(SSDI)

Supplemental
Security Income
(SSI)

Both SSDI and SSI =
Concurrent Benefits

What is Ticket to Work?

Ticket to Work is a **free** and **voluntary** program to assist SSDI and SSI beneficiaries who have a disability go to work, enter the workforce for the first time, or increase their current work hours.



Ticket to Work
Program

Ticket to Work
Work Incentives



SSDI



SSI

Our representatives at the **Ticket to Work Help Line** can help you understand how the program can work for you. For more information, call **1-866-968-7842** (V), 1-866-833-2967 (TTY), or visit www.socialsecurity.gov/work.



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How Does The Ticket to Work Program Work?

If you're ready to explore work, then take the following steps:

- **Find an Employment Network (EN)** that suits your needs and assign your Ticket
- **Stay connected** to your Employment Network as you explore your work options

Ready to get started?

- **Call the Ticket to Work Help Line** at 1-866-968-7842 (V) or 1-866-833-2967 (TTY)
- **Visit www.socialsecurity.gov/work** to find an EN or VR near you



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What are Work Incentives?

- Work incentives **may allow you to keep some of your cash benefits** while you work
- Work incentives also **allow you to keep your Medicaid and/or Medicare** while you work
- Your work incentives will vary according to whether you receive SSI, SSDI or both. People who receive both benefits can take advantage of all work incentives

Visit this website for information on several useful work incentives:

www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm#ssdi



The screenshot shows the Social Security Administration's website. At the top, there is a navigation bar with links for 'Home', 'my Social Security', 'Retirement', 'Disability', 'Survivors', 'SSI', 'Medicare', and 'Business Services'. Below this, the 'Work Incentives - General Information' section is displayed. On the left side of this section, there is a sidebar with links for 'Disability Research Home', 'What's New', 'Major Activities' (which includes 'Demonstrations', 'Projects & Studies', 'Research & Data', 'Occupational Information', 'Development Advisory Panel', 'Work Incentive Policy', and 'Public Use Files'), and 'More Information'. The main content area on the right contains a paragraph stating: 'This section contains general listings of the work incentives for SSDI and SSI beneficiaries.' Below this paragraph is a bulleted list of links: 'Explanation of Social Security Disability Insurance (SSDI)', 'Explanation of Supplemental Security Income (SSI)', 'What is a Work Incentive?', 'List of SSI and SSDI Work Incentives', 'List of SSDI Work Incentives', 'List of SSI Work Incentives', 'Substantial Gainful Activity', 'SGA Amounts for the Blind and Non-Blind', and 'Ticket to Work Program'. Further down, there is a section titled 'Explanation of SSDI' which states: 'Social Security Disability Insurance (SSDI) provides benefits to disabled or blind individuals who are "insured" by workers' contributions to the Social Security trust fund. These contributions are the Federal Insurance Contributions Act (FICA) social security tax paid on their earnings or those of their spouses or parents.'



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If Financial Independence is Right for You, What's Next?



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Author Paul J. Meyer developed the concept of S.M.A.R.T goals.

By creating S.M.A.R.T. goals for yourself, you can make your dream of financial independence a reality.

S.M.A.R.T. means:

Specific – Have a precise goal

Measurable – How will you know if you are working towards your goal?

Attainable – Have a plan to achieve your goal

Realistic – Make sure your goal is something you are willing and able to work towards

Timely – Set a date for achieving your goal

You Have a Goal, Now What?



You need a budget to help you make the best use of your money and to help you reach your goal:

- A budget is a plan of your expenses and income for a period of time, like a month or a year
- A budget can help you to see how much money you have, where you're spending it, and where you can save

Need More Information or Help with Creating Your Budget?

- Contact your local Center for Independent Living. Find the location nearest you by going to: www.ilru.org/html/publications/directory/index.html
- For more budgeting information, check out:
 - www.aarp.org/money/budgeting-saving/
 - www.fdic.gov/consumers/consumer/money_smart/index.html

Another Important Tool to Becoming Financially Independent Is...

Opening a bank account!

- Having a **savings and a checking account** at a bank allows you to access your money:
 - A **savings account** will keep your money safe while you save for your goal
 - A **checking account** will give you quick access to your money to pay for bills and buying things while keeping your money safe

For More Information on Getting a Bank Account

You have many choices when selecting a bank. Some banks offer online services, direct deposit, and much more. Ask about your options before you decide.

- **Bank On programs** works with banks and credit unions to make it easier for you to join:

<http://joinbankon.org>

- **To find a credit union in your area**, visit:

www.mycreditunion.gov/Pages/default.aspx



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Credit: Another Piece to Becoming Financially Independent

- Having good credit means that banks and businesses will let you buy an item before you pay for it
- If you have good credit, it's easier to get loans from the bank for large items, like a home or car, and to pay for emergency expenses



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For more information on how to use your money, visit the following websites:

- www.realeconomicimpact.org
- www.fdic.gov/consumers/consumer/moneysmart/index.html



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Financial Independence: Is it Possible for Me?



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Financial Independence: Is It Possible for Me?

Yes, financial independence is possible! With hard work, planning, education, training, and support from Social Security and other resources, you can have a *good job, good career, and a better, self-supporting future*

Take advantage of the resources we've talked about today. We're here to help you succeed in reaching financial independence!



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Want More information on Social Security's Work Incentives?

- If you receive SSI or can become SSI-eligible, pay special attention to “**Plan to Achieve Self-Support**” or **PASS**.
- With an approved PASS, you can set aside some earnings or resources for a specific, work-related goal. It's a terrific tool to help you become financially independent!
- For more information, visit www.ilr.cornell.edu/edi/pass/



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Other Resources

Ray Cebula



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When You're Ready To Work



Building your Employment Team is the best way to begin. You have options to help you get started:

- **Speak with an expert** at our Ticket to Work Help Line at 1-866-968-7842 (V) or 1-866-833-2967 (TTY)
- **Learn more about Ticket to Work**, read our blog, and watch real success story videos at www.socialsecurity.gov/work
- **Find an Employment Network (EN) or State Vocational Rehabilitation (VR) Agency** that suits your needs
- **Stay connected** to your Employment Team (EN or VR) as you explore your work options

Join Us for Part 2!

- Wednesday, April 24 from 3:00 -4:00 PM EDT, followed by a Facebook Question and Answer Session!
- Learn about
 - Earned Income Tax Credit
 - Individual Development Accounts
 - More tools for success!
- Register online at www.choosework.net/wise or call 1-866-968-7842 (V) or 1-866-833-2967 (TTY)



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Questions?



Like us on Facebook: <http://www.facebook.com/choosework>



Follow us on Twitter: <http://www.twitter.com/chooseworkssa>

Ticket to Work Help Line: 1-866-968-7842 (V) or 1-866-833-2967 (TTY)



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